



# TIPS FOR HANDLING OBJECTIONS

The biggest difference between in-person and telephonic sales is understanding how to handle objections in an effective manner. Here are a few tips that can be helpful to uncover and address objections.

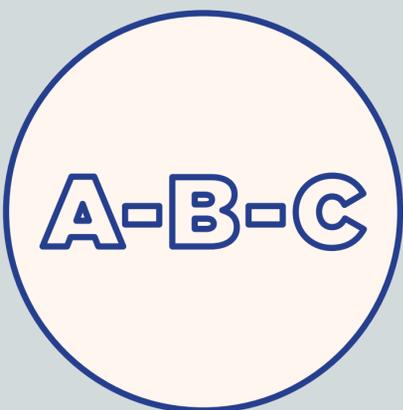


## UNDERSTAND YOUR AUDIENCE

Know who you are talking with. For example, if you're speaking with a client in New York, you'll speak faster than you would if you're speaking to someone from Georgia.

## CONSIDER THEIR CIRCUMSTANCES

Remember that you are calling them, so they may be in the middle of an activity or completing a task. Recognize that you may need to overcome an objection early.



## HANDLE OBJECTIONS WITH A 3-STEP PROCESS

There are many ways to handle objections, but one way that never fails is this simple 3-step **A-B-C** process:

- A**cknowledge the objection by repeating it back to them
- B**e relatable by putting yourself or someone you know in the situation
- C**ompassion — show empathy or understanding

### Here is an example of how you can use the 3-STEP PROCESS FOR LIFE INSURANCE:

“Mr. Smith, I can see why you might be hesitant to consider Life Insurance right now (**Acknowledge**). I too find it hard to think about what might happen to the people I love if I weren't here (**Be Relatable**). I understand how you feel (**Compassion**). The nice thing is, you don't have to spend a lot for a policy that can help protect your loved ones and your legacy. (**Be Relatable**). That kind of peace of mind is worth every penny.”

Be sure to use the correct tone, remaining empathetic and understanding. Following these steps can help you be successful selling over the phone.

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